

Information to identify the case:

Debtor 1	Shawn J. Craig	Social Security number or ITIN	xxx-xx-9094
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 13-26224-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn J. Craig

12/15/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shawn J. Craig
 Debtor

Case No. 13-26224-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 51

Date Rcvd: Dec 15, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2016.

db
 514365235 Shawn J. Craig, 2100A Jacksonville Jobstown Rd, Jobstown, NJ 08041-2007
 514096749 Apex Asset Management, LLC, POB 5407, Lancaster, PA 17606-5407
 Burlington County Library System, C/O U.N.C., 119 E Maple St,
 Jeffersonville, IN 47130-3439
 514096751 Byl Collection Service, 301 Lacey St, West Chester, PA 19382-3727
 514096752 Byl Svc, 301 Lacey St, West Chester, PA 19382-3727
 514096754 Center For Family Guidance, P.C., 765 E Route 70 # A100, Marlton, NJ 08053-2341
 514096755 Commonwealth of Pennsylvania, Department Of Labor And Industry, 1316 State St,
 Erie, PA 16501-1978
 514096758 Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 514096760 Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 514096761 Hampton Hospital, 650 Rancocas Rd, Westampton, NJ 08060-5613
 514096762 Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
 514096765 James E. Rockwell, DMD, PA, 176 Madison Ave, Mount Holly, NJ 08060-2000
 514096766 LDC - Hampton Hospital Physicians, C/O BYL Collection Services, LLC, 301 Lacey St,
 West Chester, PA 19382-3727
 514216125 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 514096768 Mount Holly Municipal Utilities Auth, 29-37 Washington St, Mount Holly, NJ 08060-0486
 514370741 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
 P.O. Box 630267, Irving, Texas 75063)
 514096769 Nco Fin/51, PO Box 13574, Philadelphia, PA 19101
 514096771 PA Turnpike E-Z Pass Violation, C/O Linebarger Goggan Blair & Sampson, PO Box 90128,
 Harrisburg, PA 17109-0128
 514096777 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 514096772 +Pennsylvania Turnpike Commission, Violation Processing Center, 8000C Derry St,
 Harrisburg, PA 17111-5287
 514096774 Princeton Healthcare Specialty Group, 4 Princess Rd Ste 207,
 Lawrence Township, NJ 08648-2322
 514096775 Princeton Healthcare System, PO Box 8500, Philadelphia, PA 19178-8500
 514096776 Princeton House, PO Box 13768, Philadelphia, PA 19101-3768
 514096778 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 514096779 Radiology Assoc Of Burlington County, 1295 Route 38, Hainesport, NJ 08036-2702
 514096781 South Jersey Emergency Physician, PO Box 416052, Boston, MA 02241-6052
 514096783 +Summer Craig, 17 Tarnsfield Rd., Westampton, NJ 08060-2333
 514096785 Tedda Lippincott, 2230 Saylor's Pond Rd, Jobstown, NJ 08041-2108
 514096787 UHS - Hampton Hospital, C/O BYL Collection Services, LLC, 301 Lacey St,
 West Chester, PA 19382-3727
 514211917 +Unemployment Compensation Division, Labor & Industry Blvd., 10th Fl., 651 Boas St.,
 Harrisburg, PA 17121-0725
 514096788 Vera C. Hershenberg, Esquire, 1874 Route 70 E Ste 4, Cherry Hill, NJ 08003-2038
 514096789 Village Square Apartments, 78 E Main St, Marlton, NJ 08053-2142
 514096790 +Virtua Health Memorial, PO Box 7542, Philadelphia, PA 19101-7542

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 15 2016 21:40:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 15 2016 21:40:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr EDI: IRS.COM Dec 15 2016 21:33:00 Dept of Treasury IRS, 955 S Springfield Ave, Bldg A,
 Springfield, NJ 07081

514111383 +EDI: CINGMIDLAND.COM Dec 15 2016 21:33:00 AT&T Mobility II LLC, % AT&T Services, Inc,
 Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

514096746 +EDI: IIC9.COM Dec 15 2016 21:33:00 Advocare Physicians Of Burlington County,
 C/O I.C. System Inc., 444 Highway 96 E, Saint Paul, MN 55127-2557

514096748 EDI: BANKAMER.COM Dec 15 2016 21:33:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285

514096750 E-mail/Text: bankruptcydepartment@tsico.com Dec 15 2016 21:40:30
 Burlington Gold Out Patient, C/O NCO Financial Systems Inc., 20 Clementon Rd E # 102 North,
 Gibbsboro, NJ 08026-1165

514096753 EDI: CAPITALONE.COM Dec 15 2016 21:33:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281

514184825 EDI: CAPITALONE.COM Dec 15 2016 21:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083

514096759 E-mail/Text: memberarfinancialtransactions@express-scripts.com Dec 15 2016 21:40:25
 Express Scripts, PO Box 66580, Saint Louis, MO 63166-6580

514096763 EDI: IIC9.COM Dec 15 2016 21:33:00 Ic Systems Inc, PO Box 64378,
 Saint Paul, MN 55164-0378

514096767 E-mail/Text: camanagement@mtb.com Dec 15 2016 21:40:25 M And T Bank, 1100 Wehrle Dr,
 Williamsville, NY 14221-7748

514096770 EDI: RMCB.COM Dec 15 2016 21:33:00 NJ EZ Pass, C/O RMCB, 4 Westchester Plz Ste 110,
 Elmsford, NY 10523-1615

514125625 +E-mail/Text: bankruptcy@pseg.com Dec 15 2016 21:40:22 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Dec 15, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514096773 E-mail/Text: bankruptcy@certifiedcollection.com Dec 15 2016 21:40:25
Princeton Anesthesia Services, C/O Certified Credit & Collection Bureau, PO Box 336,
Raritan, NJ 08869-0336
514096780 +EDI: RMCB.COM Dec 15 2016 21:33:00 Retrieval Masters Creditors Bureau, Inc.,
4 Westchester Plz Ste 110, Elmsford, NY 10523-1616
514096782 +EDI: IIC9.COM Dec 15 2016 21:33:00 South Jersey Emergency Physicians,
C/O I.C. Systems Inc., 444 Highway 96 E, Saint Paul, MN 55127-2557
514096784 +EDI: TDBANKNORTH.COM Dec 15 2016 21:33:00 TD Bank, 1701 Route 70 E,
Cherry Hill, NJ 08003-2335

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514096764* Internal Revenue Service, Cetral Insolvency Unit, Po Box 7346,
Philadelphia, PA 19101-7346
515416978* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
514096747 ##Apex Asset Management, 1891 Santa Barbara Dr, Lancaster, PA 17601-4106
514096756 ##Contract Callers Inc, PO Box 212609, Augusta, GA 30917-2609
514096757 ##Contract Callers Inc., PO Box 212489, Augusta, GA 30917-2489
514096786 ##The Cardiology Group, PA, 2051 Briggs Rd, Mount Laurel, NJ 08054-4608

TOTALS: 0, * 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Joshua I. Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Robert Manchell on behalf of Debtor Shawn J. Craig manchellaw@yahoo.com

TOTAL: 5